

Amendments to the Claims

Claims 1-14.(Cancelled)

- 5 15. (Currently Amended) A method for exchanging payments, comprising the steps of:
- representing an amount of a consumable item as currency;
 - expending a portion of the currency;
 - preventing the use of a portion of the consumable item in proportion to the
 - 10 amount of expended portion of currency;
 - contacting a clearing house to make a payment representing the expended portion of currency; and
 - after payment, allowing the use of the portion of the consumable item.

15 Claims 16-19 (Cancelled)

20. (Currently Amended) A method of exchanging payments, comprising the steps of:

- purchasing a consumable item;
- 20 creating a digital cash account for the consumable item;
- expending a portion of the consumable item wherein the use of the consumable item incurs a debit charge;
- reducing the amount of the digital cash account by the amount of the debit charge incurred;
- 25 acquiring royalty based content that indicates an owner of the content and the amount of debit charge for using the content; and
- updating a digital cash account for the owner of the content by the amount reduced from the digital cash account for the consumable item.

30 Claim 21 (Cancelled).

22. (Original) An apparatus including a consumable item using the method of claim 15 to exchange payments.

Claim 23 (Cancelled).

24. (Original) An apparatus including a consumable item using the method of claim 20 to exchange payments.